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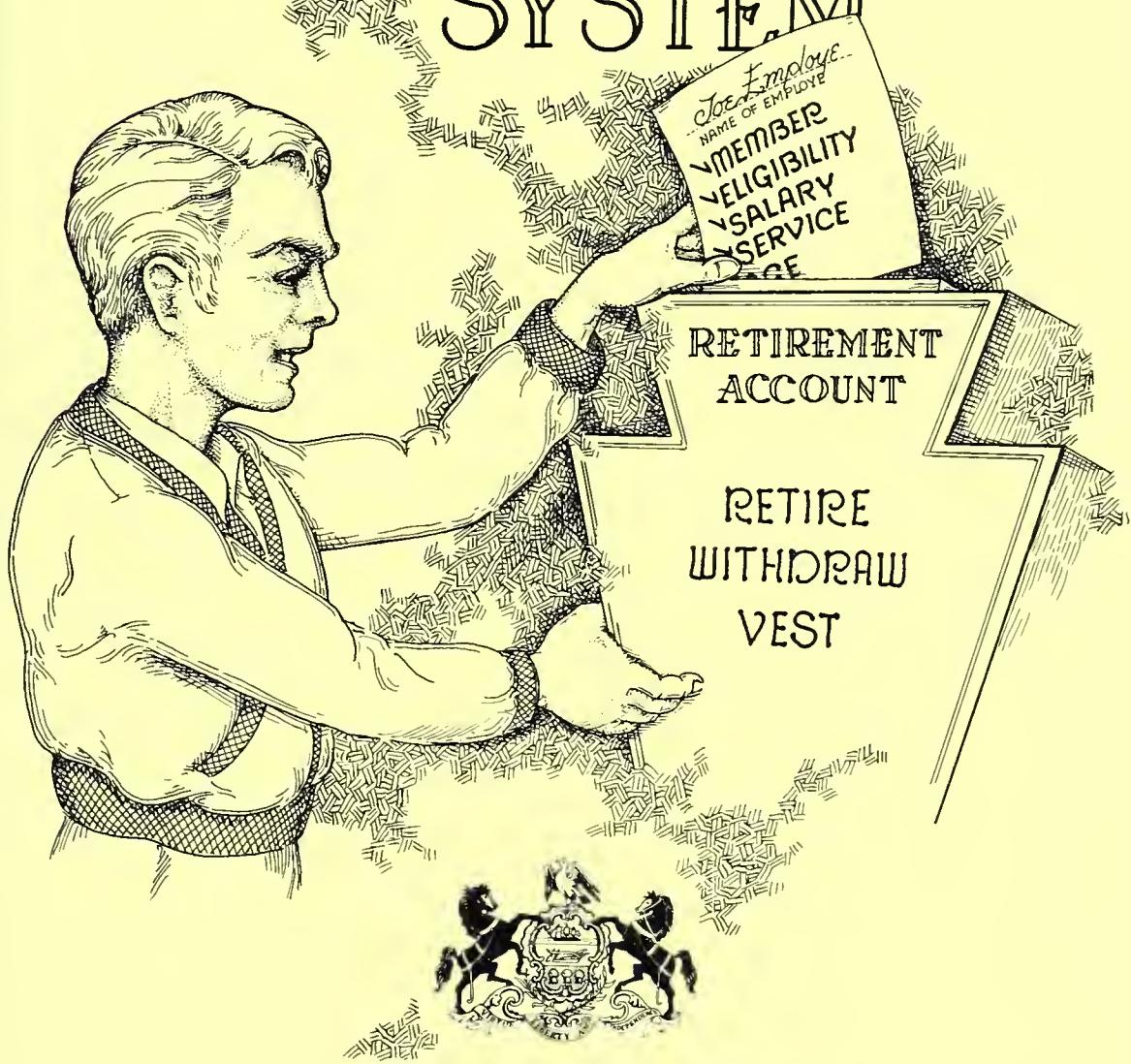
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STATE EMPLOYEES'

RETIREMENT SYSTEM



COMMONWEALTH OF PENNSYLVANIA

MILTON J. SHAPP
GOVERNOR

FOREWORD

The purpose of this handbook is to provide a simple explanation of the contribution and benefit provisions of the State Employees' Retirement System. It does not cover all conditions pertaining to membership in the retirement system and should not be considered as a substitute for the State Employees' Retirement Code. This handbook deals only with the general principles of the retirement system and any exceptions are subject to the provisions of the State Employees' Retirement Code and the Rules and Regulations adopted by the State Employees' Retirement Board.

This handbook consists of Sections I and II. Section I will be of interest to ALL members of the retirement system and, for those State employees who joined the retirement system on or after March 1, 1974, it will be the only part of this booklet that is applicable. March 1, 1974 is a very significant date in that it was the effective date of a complete revision and unification of the retirement law. For the many State employees who were members of the retirement system prior to March 1, 1974, there may be exceptions to some of the information in Section I, based on prior law; therefore, Section II describes the various exceptions. The subjects in Section I to which there are exceptions in Section II are noted in the text.

We hope this handbook will provide useful information to you and will be of particular value if you are contemplating retirement. For new State employees, it will provide a general outline of how the system works and will enable you to make more valid judgments on any elective features of the plan. For those contemplating retirement, the benefits which you will derive from the retirement system will play an important role in your future financial planning.

Of course, the degree of success of your retirement will depend on the effort, knowledge, and judgment that you apply to your own preparation. We hope you will begin planning for your retirement considerably in advance of your prospective retirement date. This handbook will be useful in making those plans and preparations.

Finally, in making your retirement plans or if you have any questions concerning your membership in the retirement system, you should contact the Retirement Counselor in the agency in which you are employed.

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MEMBERSHIP

If you are a regular State employe, membership in the retirement system is mandatory. You automatically become a member of the retirement system effective your first day of work with the Commonwealth if you are a salaried State employe. If you are an hourly or per diem employe who works for 750 hours or 100 days in a twelve month period, you are required to become a member. You will become a member of the system if you are an employe of the executive, legislative or judicial branch of the State government or one of the various independent boards, commissions, or other agencies, except as otherwise defined in the retirement code under optional membership.

Legislators, legislative employees, certain elected officials in the executive branch, and department heads are excluded from the mandatory membership provisions. These persons may, however, elect to participate in the retirement system. Once an election is made, either to join the retirement system or not, it is binding so long as the individual remains in that position.

When you become a member of the retirement system, a special account is set up in your name with the State Employees' Retirement Board. Your contributions toward your retirement benefits will be deducted from your pay and deposited to this account where it will be credited with interest. The sum of your contributions plus the interest credited is defined as your "Accumulated Deductions".

Each year you will receive a statement of the amount you have contributed to the retirement system and the interest that has been credited to your account. It is important that you retain this statement along with all other records of your membership in the retirement system as they will be valuable in determining your benefits as well as your federal tax obligation when you retire or leave State service.

CREDITED SERVICE

The amount of credited service that you have in the retirement system is one of the key elements in determining your eligibility for benefits and their amounts. Credited service is defined as State service or creditable nonstate service (such as military service) for which you have made the required contributions to the retirement fund.

To determine the amount of credited service you have:

- If you are a **full-time salaried State employe**, you receive credit for each period of service for which you make contributions as required, but in no case will you receive more than one year's credit for any 12 consecutive months or 26 consecutive biweekly pay periods.
- If you are a **per diem or hourly State employe**, you receive one year of credited service for each nonoverlapping period of 12 consecutive months or 26 consecutive biweekly pay periods in which you are employed and for which you contribute for at least 220 days or 1650 hours of employment. If you work and contribute for less than these amounts, your credited service will be prorated accordingly.
- If you are a **part-time salaried employe**, you receive credit for the fractional portion of the year which corresponds to the number of hours or days of service you actually render in relation to 1650 hours or 220 days as the case may be.

If you had any previous State service for which you did not contribute, you may purchase credit for that service. See your agency Retirement Counselor.

Credited service is cancelled if you withdraw your Accumulated Deductions upon termination of State employment.

MILITARY SERVICE



If you are a State employe who has served in the armed forces of the United States and have received a discharge other than undesirable, bad conduct, or dishonorable, you are eligible to receive credit in the State retirement system for such military service, PROVIDED that you do not have credit for such service in the Public School Employes' Retirement System, and are not eligible

for or entitled to retirement benefits, now or in the future, for such service under a retirement system administered by any other governmental agency, including military pension from the Federal government or from any private employer. There are two sets of circumstances under which you may purchase military service credits:

In the case of military service that occurred during a period of "military leave of absence" from State employment and where you returned to active State service within 90 days of release from active military duty, you are eligible for what is known as INTERVENING MILITARY SERVICE. In this case, if you desire such credit, you are required to pay what would have been your normal contributions at the time of going on military leave, plus 4% interest compounded annually over all periods of State service following the military service up to the date on which you purchase the service.

In the case of other military service, called NON-INTERVENING MILITARY SERVICE, you may receive credit for up to five years of such military service provided you have at least three years of credited State service subsequent to the military service. You are only permitted to make one purchase of Non-Intervening Military Service and you may not purchase more Military service than you have credited State service at that time. If you desire such credit, you are required to pay both the member's and State's normal contributions for the period of such military service, based on your average salary for the first three years of State employment following the military service, plus 4% interest compounded over all periods of State employment following the military service up to the date on which you purchase the service.

If you desire credit for military service, you should submit, through your agency Retirement Counselor, a copy of your military discharge and service record along with a request for such service. Upon receipt of your request, the Retirement Board will provide you with a cost statement and detailed instructions on how to complete the request for military service credit. There will be no obligation on your part until after you receive the cost statement. It will be your decision to follow through from that point on.

ELIGIBILITY FOR BENEFITS



After you have completed 10 years of credited service OR attained "Normal Retirement Age", with three or more years of credited State service, you are eligible for retirement benefits. Normal Retirement Age (also referred to as Superannuation age) is defined as age 60, or the age at which you have 35 years of credited service, whichever is earlier; except for members of the General Assembly, enforcement officers of the Liquor Control Board, corrections officers of the Department of Justice, psychiatric security aides of the Department of Public Welfare and officers of the Pennsylvania State Police for whom it is age 50.

See "Special Membership Classes" in Section II of this handbook for exceptions to the above for certain individuals.

You are eligible for retirement benefits when you reach "Normal Retirement Age", provided you have at least three years of credited State or school service. Of course, the longer you have worked for the Commonwealth, the greater your retirement benefits will be. Retirement at Normal Retirement Age or older is known as NORMAL RETIREMENT or Superannuation Retirement.

You are eligible to retire after 10 years of State service even if you have not yet reached your Normal Retirement Age. If you retire before reaching Normal Retirement Age based on having 10 or more years of credited State service, this is known as EARLY RETIREMENT. If you take an Early Retirement, your age will be one of the important factors in determining the amount of your benefits. Because both the State's and your contributions are based on a prospective retirement at Normal Retirement Age, either age 60 or 35 years of service, your benefits will be reduced if you retire earlier. Of course, the closer you are to Normal Retirement Age, the less severe this reduction will be.

Tables 1 and 2 of the Appendix provide the reduction percentages for Early Retirement.

If part of your State service was in a position with a different Normal Retirement Age than the one you are in now, the portion of your retirement benefit based on any service for which you have not yet reached Normal Retirement Age will be reduced. See your agency Retirement Counselor for further information on this situation.

If, when you leave State employment after 10 or more years of service, you do not wish to take an Early Retirement, you may elect to VEST your account. To "Vest" simply means that, although you are leaving State employment, you are electing to leave your Accumulated Deductions on deposit with the Retirement Fund in order to receive an unreduced retirement benefit when you reach Normal Retirement Age. Your Normal Retirement benefit after Vesting will be based on the credited service and earnings you had as a State employee. No additional credits are earned during the Vesting period.

If you elect to Vest your account and later change your mind before reaching Normal Retirement Age, you may either withdraw your Accumulated Deductions or you may elect to take an Early Retirement based on your age at the time of such election. In addition, if you should die during the Vesting period, your beneficiary(ies) will be protected. In such an occurrence, you will be presumed to have elected an Early Retirement the day before death and the total value of that benefit will become payable to your beneficiary(ies). Your account will not be Vested for you automatically. You must apply for Vesting within 90 days of your termination of State employment. If you do not apply within the 90 day time limit, you will not be eligible for Vesting and will, therefore, lose the protection for death benefits and interest will not be credited to your account. You will still be eligible for retirement benefits or withdrawal of your Accumulated Deductions at a later date, but you will have lost these vital protections that would have otherwise been provided under Vesting. See your agency Retirement Counselor for assistance. Remember, you must have 10 or more years of credited service at the time of termination in order to qualify for Vesting.

See "Special Membership Classes" in Section II of this handbook for exceptions on the requirements for Vesting.

HOW MUCH?

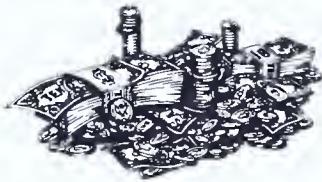
The amount you will receive each year in retirement benefits is called an ANNUITY. The Annuity is paid to you on a monthly basis at the end of each month. The amount of your Annuity depends mainly on three factors:

LENGTH OF SERVICE: The longer you have worked for the State before retiring, the greater your benefits will be. Your length of service will be the total of your credited State and nonstate service.

YOUR SALARY: The more you earn as a State employee, the more both you and the State contribute toward your retirement. When you retire, your earnings record is reviewed to determine the highest three years (actually three periods of four consecutive calendar quarters in which you were an employee, but they need not be calendar years and the years do not have to be consecutive. Calendar quarters are January thru March, April thru June, July thru September and October thru December). The yearly average of these highest three years salary is known as your FINAL AVERAGE SALARY.

YOUR AGE: This is your age at your birthday nearest to the date you retire. However, it is important to remember that, in order to receive unreduced retirement benefits, you must have actually reached your Normal Retirement Age. If you retire earlier, your benefits will be reduced proportionately for each year that you

are under Normal Retirement Age. If you continue working beyond Normal Retirement Age, you will, of course, accrue additional service credits and most likely increase your "Final Average Salary".



You now have the ingredients necessary to compute the approximate amount of your retirement benefit. To calculate the amount you would receive as "Full Retirement Allowance", use the following formula:

FINAL AVERAGE SALARY times 2% times YEARS OF CREDITED SERVICE.

TO OBTAIN THE MONTHLY AMOUNT OF YOUR FULL RETIREMENT ALLOWANCE, DIVIDE THE AMOUNT DETERMINED ABOVE BY 12.

Simply stated, this means: Multiply your "final average salary" by 2% (.02) and then multiply the result by the number of years of credited service you have (including fractional parts of a year). You now have the approximate amount of your annuity under a "Full Retirement Allowance" for NORMAL RETIREMENT.

IF YOU ARE TAKING AN "EARLY RETIREMENT", MULTIPLY THE RESULT BY THE APPROPRIATE REDUCTION FACTOR FROM TABLE 1 OR 2 OF THE APPENDIX.

It is important to remember that this formula yields what is known as **FULL RETIREMENT ALLOWANCE** only. If you select one of the "options" described in a later Section, it is necessary to reduce this figure.

Also, it is important to note that there are a few people whose individual circumstances make them exceptions to the use of this formula. Therefore, it is advisable to check with your agency Retirement Counselor before making any final retirement decisions.

Other exceptions or additions are covered in Section II of this handbook under "Special Membership Classes", "Membership Coverage Groups", and "Social Security Integration Supplement Credit".

LONG-SERVICE SUPPLEMENT

If you have worked for the Commonwealth for a long period of time, you may be entitled to additional benefits in addition to your regular retirement allowance, known as a Long-Service Supplement. If you have 41 or more years of credited service, you will receive a special long-service supplement which will increase your annuity 2% for each full year of service in excess of 40 years to a maximum of 10% increase for 45 or more years of credited service.

Your Agency Retirement Counselor will be able to assist you if you have any questions about your eligibility for Long-Service Supplement benefits.

See "Social Security Integration Supplement Credit" in Section II of this handbook for exceptions to the Long-Service Supplement described above.

WHEN BENEFITS ARE PAID

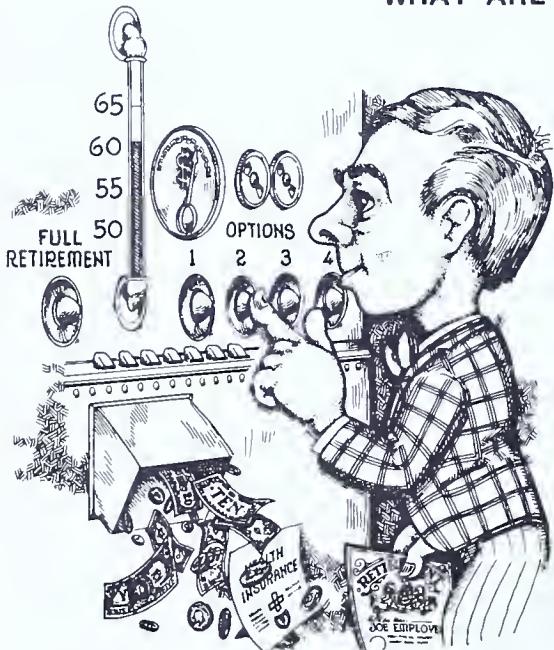
You should be aware of certain requirements pertaining to the filing of an application for retirement benefits.

Ordinarily, you will want your benefits to be payable from the day following your last day on the Commonwealth payroll. To do this, when applying for either Normal Retirement or Early Retirement the law requires that your application for benefits be filed within 90 days of the date of your termination of employment. Otherwise, your benefits will be payable ONLY from the date the application is filed. Despite the 90 day grace period, it is a good idea to file your application about a month before your retirement date. This will give your employing agency sufficient advance time to process your application and forward it to the Retirement Board and help to insure a timely payment of your benefits.

Likewise, if you are applying for Vesting of your account, you must file your application within 90 days following termination of State service. If you do not file for Vesting within the 90 day period, you will still be eligible to apply for benefits at a later date. However, you will not be protected for death benefits, nor will interest be credited to your account as in the case of a member who has filed an effective election for Vesting.

If you are applying for a disability retirement, the law requires that your application must be filed while you are still a Commonwealth employe -- either still on the payroll or in leave without pay status. You will not be eligible to file an application for disability retirement after your Commonwealth employment has been terminated, either by you or your employer. You may, however, resign from Commonwealth employment effective anytime after the filing date of your application for disability retirement.

WHAT ARE THE CHOICES?



As indicated elsewhere in this handbook, after determining the amount of your regular annuity and adding to it any supplemental benefits to which you may be entitled, you have what is known as your **FULL RETIREMENT ALLOWANCE**. This is one of the annuity plans you may choose. Under the Full Retirement Allowance, you receive the maximum amount each month for as long as you live. However, if you should die before receiving in monthly benefits an amount at least equal to your accumulated deductions as they were at the time of your retirement, the difference will be paid to your beneficiary. You may name one or more beneficiaries and may change the beneficiary(ies) at any time.

Under either a Normal Retirement or an Early Retirement, you may wish to take your retirement benefits under one of the options available, each one of which will pay you less than the Full Retirement Allowance. What are these other choices?

OPTION I: The amount of reduction under Option I is based on your age at the time of your retirement. In addition to the monthly payment to you, a value is placed on your annuity called the PRESENT VALUE which includes your own accumulated deductions and the State's contribution. Each monthly payment to you is subtracted from the Present Value and any balance remaining at the time of your death will be paid to your beneficiary or beneficiaries. You may name one or more beneficiaries and may change the beneficiary(ies) at any time.

At the time of death, if the amount of payment due an individual beneficiary is less than \$5,000, it will be paid in a lump sum. If the amount due an individual beneficiary is \$5,000 or more, your beneficiary may elect to receive a monthly check rather than the lump sum payment. In the latter case, the type of annuity will be the choice of your beneficiary.

OPTION II: This plan also provides a smaller amount each month than you would receive under a Full Retirement Allowance, but upon your death, your designated survivor will continue to receive, for the rest of his or her life, the same monthly amount that you have been receiving. Under this plan, the amount of the monthly annuity payments are based on your designated survivor's age as well as your own, at the time of retirement. For that reason, only one survivor may be named. However, if your designee dies before you or in the event of divorce or marriage after retirement, you may elect any option and have your benefit further reduced or name a second survivor and have your retirement allowance recomputed on the basis of your age and the second person's age at the time you name the second person. When a second designated survivor is named, your own benefit will be reduced accordingly. If you choose not to elect a further option or name a second survivor annuitant, the benefits will cease at your death.

OPTION III: This plan is similar to Option II, except that your monthly check will be higher because after your death, your designated survivor will receive only one-half the amount that had been paid to you each month. As under Option II, the amount of your annuity is based on your designated survivor's age as well as your own and you may name only one person. Again, if your designee dies before you, or in the event of divorce or marriage after retirement, you may elect any option and have your benefit further reduced or name a second survivor annuitant and your allowance will be reduced accordingly. Also, if you elect not to elect a further option or name a second survivor annuitant, the payments will cease at your death.

OPTION IV: If none of the above-described options meet your personal needs, you may wish to make some special arrangement with the Retirement Board. Such arrangements are categorized as Option IV. Some of the restrictions under Option IV are:

The benefit shall be payable without reduction during your lifetime (except for members of the Joint Coverage Group, see Section II) or if you elect to receive a reduced benefit at age 65 in anticipation of Social Security benefits.

The sum of the benefits payable to your survivor annuitants may not be more than 1½ times the amount of your benefit; and

A portion of the benefit may be paid in a lump sum, limited to one such payment not to exceed your Accumulated Deductions to the retirement fund.

DISABILITY RETIREMENT

If you become disabled through injury or illness to the extent that you are unable to perform the duties of your position, you will be eligible for special benefits, provided you have at least five years of credited service and you are under Normal Retirement Age. (The five year service requirement does not apply to officers of the State Police or Enforcement Officers of the Liquor Control Board.)

The method of calculating the amount of a regular disability benefit is too complex for the purposes of this booklet. However, all agency Retirement Counselors are familiar with the formula. Therefore, in the event you become disabled, you are urged to contact your agency Retirement Counselor immediately for advice as to what benefits are available to you.

The law provides that, if you are found to be eligible for a disability annuity and if the nature of your disability is found to be SERVICE CONNECTED, you will receive special disability retirement benefits. Essentially, these special benefits provide that you will receive up to 70% of your "Final Average Salary" LESS the amounts you may receive under The Pennsylvania Workmen's Compensation Act, The Pennsylvania Occupational Disease Act and the Federal Social Security Act. However, no matter how much you may receive from these other programs, the amount you receive from the State Employes' Retirement System will not be less than the amount you would be entitled to under "regular" disability retirement.

If, at some later date, you recover from your disablement, you may return to State service and the amount you received in disability benefits will have no effect on the amount of your eventual regular retirement benefits. If you do not return to State service and were eligible for regular retirement benefits (10 years service) at the time of termination of employment, you may convert your retirement benefit to the amount you were eligible for at the time of the termination of State service. If you were not eligible for regular annuity (less than 10 years service) you may apply for refund of your Accumulated Deductions in excess of 1/3 of the amount you had received in disability payments, if any.

See "Disability Benefits For Members With SSI Credit" in Section II of this handbook for additional disability benefits available to certain individuals who have additional coverage under prior law.

DEATH BENEFITS

What will be paid to your beneficiary or beneficiaries in the event of your death while in State service?

If, at the time of your death you were otherwise eligible to retire (that is, if you are either over Normal Retirement Age with three or more years of credited service or have 10 or more years of credited service under Normal Retirement Age) you will be presumed to have retired under Option I the day before your death.

In that event, the "Present Value" of your annuity, including any supplemental benefits to which you may be entitled, will be paid to your beneficiary(ies). As with an Option I retirement, if the amount of the Present Value is \$5,000 or more, your beneficiary(ies) may elect to receive an annuity rather than a lump sum payment.

Table 3 of the appendix will help you to approximate the amount of the death benefit to which your beneficiary(ies) would be entitled.

If you do not wish the automatic Option I provision to apply in the event of your death in service, you may file an election with the Retirement Board for the amount payable under one of the other options to be paid to your beneficiary(ies).

If you should die in State service before becoming eligible for retirement benefits (that is, prior to reaching Normal Retirement Age and with less than 10 years credited service) the money you have contributed to the retirement fund and the interest credited will be automatically paid to your beneficiary(ies).

IF YOU LEAVE

If you leave your job with the State before becoming eligible for retirement benefits or Vesting, all the money you paid into your retirement account, plus the interest credited will be returned to you upon request. Even if you have worked for the State for only a few years, you will be pleasantly surprised to see how fast the money in your account has accumulated.

If, when you leave, you are not eligible for retirement benefits or Vesting and you do not withdraw your Accumulated Deductions from the retirement fund, they will *not* continue to earn interest, nor will you become eligible for retirement benefits at a later time.

Remember, your Accumulated Deductions in the retirement fund will not be returned to you automatically -- you must apply for them. *See your agency Retirement Counselor for the application form and any other assistance.*

Finally, it should be remembered that, if you are indebted to either the Commonwealth or the State Employees Credit Union when you make application for return of your Accumulated Deductions this will not only delay any payment, but will also mean a smaller refund to you. The Commonwealth and/or the Credit Union will be paid what you owe them first. Any remaining balance after that will be paid to you.

IF YOU RETURN TO STATE SERVICE

You may repay the amount you withdrew from your retirement account if you return to State service. This will restore your standing in the retirement system so that your previous service will count toward your eventual retirement benefits.

If you repay the amount you withdrew *immediately* upon your return to State service, you will have to repay *only* the amount you withdrew without any additional interest. However, if you wait until a later time to restore your former credits, in addition to the repayment of the amount you withdrew when you left State service, you will be

required to pay the interest on that sum of money from the date of your return to State employment, up to the date of purchase. You will not have to pay any interest for periods of time that you were not a State employe.

Payment for previous service credit may be made by lump sum payment of the amount due to the retirement fund. However, if you do not wish to make a lump sum payment, you may arrange to make payment by payroll deductions for 1, 2 or 3 years. If you elect to make payment by payroll deductions, interest will be added for the length of the payment period selected.

Of course, if you "Vested" your Accumulated Deductions when you left State service, you will have nothing to repay. You will receive credit for your previous service and your contributions will simply be resumed at the rate you paid when you left State service. (*See definition of "Vesting" in section on eligibility for benefits.*)

If you return to State service after having been on retirement, any one of several situations may apply:

1. If you had retired under any type retirement EXCEPT DISABILITY, (and if 3 and 4 below do not apply) the following will happen:
 - a. Your retirement benefit will be discontinued as of the date of your return to service.
 - b. You must resume making contributions (*See "Membership Coverage Groups" in Section 11 for exceptions for certain individuals.*)
 - c. The value of your retirement benefit will be frozen as of the date of your return to service.
 - d. You will not be required to repay any of the benefits you received during your first retirement.
 - e. When you retire a second time, you will receive benefits for the service rendered after your return to service in addition to the benefits based on the frozen value of your previous retirement benefits.
2. If you had retired for disability, the same things will happen as in (a), (b), and (d), in 1 above but steps (c) and (e) will NOT be applied; that is, the benefit you receive after your second retirement will not reflect the benefits you received while on disability retirement.
3. Under certain circumstances, you may return to State service without a discontinuation of your retirement benefits, and without payroll deductions for retirement purposes, for a period not to exceed 60 working days in a calendar year. Such employment, however, is limited to emergency situations where it is determined that an increase in the workload has created a serious impairment of service to the public.
4. The conditions explained above do not apply to a retiree who may render services to the Commonwealth as an independent contractor and not as an employe.

CONTRIBUTION RATE

As a member of the retirement system you are required to contribute at the BASIC CONTRIBUTION RATE of 5% of your gross earnings. This is all that is necessary for you to pay toward your share of your retirement benefit. Your employer pays whatever additional amounts are necessary to fund the program.

See "Membership Coverage Groups" and "Special Membership Classes" In Section II of this handbook for exceptions on the rate of contribution.

YOUR MONEY



The money that you contribute to the retirement fund is credited with 4% interest compounded annually. This rate is guaranteed and credited to your account automatically. As indicated elsewhere in this handbook, the sum of your contributions and the interest credited is referred to as your "Accumulated Deductions".

Although it works similarly, your retirement account should not be compared with other types of savings accounts. It is really the method by which you save to pay for a portion of your retirement benefits. Furthermore, as explained in other sections of this booklet, after only a few years of State service you will start to receive insurance type protection. First, you will be protected for disability, then death and early retirement benefits. So your

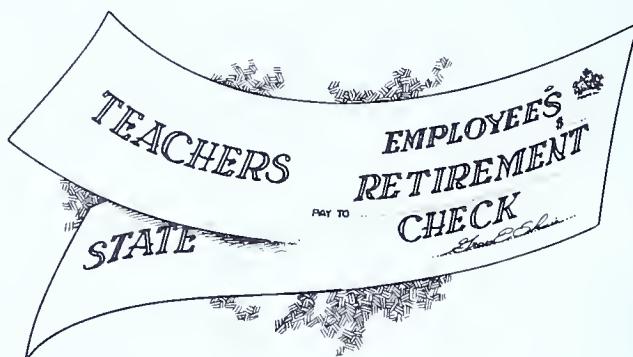
retirement account is more than merely a savings account and, if you continue your employment with the Commonwealth until you are eligible for benefits, you will receive considerably more than 4% return on your investment.

Even if you should leave State employment before becoming eligible for benefits, the money in your retirement account always remains your money. If, at the time of termination of employment, you are indebted to the Commonwealth, your retirement account *may be used* to satisfy that indebtedness. No other liens may be placed against it for any reason, and you cannot use it as collateral for loans, with the exception that you may assign this money as collateral for a loan from the State Employees Credit Union. The State Employees Credit Union is operated by and for State employees, and applications for such loans should be made to the Credit Union.

MEMBERS OF PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM

You may retain or reinstate an earlier membership in the Public School Employees' Retirement System when you join the State Employees' Retirement System. The money you contributed to the school system continues to be credited with interest and you do not lose any of the benefits you earned as a member of that system. When you are ready to retire, your benefits will be computed separately under each system, using

the same final average salary for both. The two benefits will then be combined into one monthly check, payable from the last system from which you retire.



SUMMARY

Now that you have read this booklet you should have some general understanding of your rights and benefits under the State Employes' Retirement System. However, because the system is so complex, it is impossible to give a complete description on all phases of the program. During your career as a State employee, you will probably have questions concerning your personal situation and membership in the retirement system. For this reason, each State agency has a trained Retirement Counselor on its staff.

The Retirement Board and the Retirement Counselors are anxious to provide all the service and information available to you -- the member. Active employees should contact their agency Retirement Counselor for advice and assistance on any retirement related matters. Retirees should contact the Retirement Board.

By following these suggestions, you will obtain prompt, efficient, and confidential advice and assistance. Also, you should keep all records and documents pertaining to your membership in the system with your other valuable papers. They will be important for a number of purposes.

Finally, you should keep an interest in the system. Remember, its YOUR program and is one of the very best available.

SECTION II

INTRODUCTION TO SECTION II

As indicated at various points in Section I of this handbook, there are a number of situations where exceptions occur for individuals who were members of the retirement system prior to March 1, 1974. The exceptions are based on provisions of law that existed prior to that date.

If you are a new member of the retirement system after March 1, 1974, you need not be concerned with Section II unless you had some previous State service prior to that date.

SOCIAL SECURITY INTEGRATION SUPPLEMENT CREDIT

State employees who were members of the retirement system between August 1, 1968 and March 1, 1974 had the option to elect an additional benefit plan known as "Social Security Integration" (SSI). **THIS OPTION IS NOT AVAILABLE TO NEW MEMBERS.**

If you were a member of the retirement system during that time and elected the SSI optional program, your coverage under that program may continue so long as your State service remains continuous and uninterrupted.

It is important to note that, if you terminate State service at any time after March 1, 1974, withdraw your Accumulated Deductions and later return, you will NOT be eligible to receive credit for SSI regardless of your former election. In the case of a retiree or vestee returning to State service, or a member who terminated service and did not withdraw his Accumulated Deductions who returns within six months, additional SSI credits may be earned for the service rendered after the return.

By electing SSI, you agreed to make contributions to the retirement fund at the "Basic Contribution Rate" of 5% on all earnings **PLUS** an additional 5% on earnings not covered by Federal Social Security. In other words, if you elected SSI, you contribute at 5% on all earnings up to the Federal Social Security taxable limitation for the particular calendar year and at 10% thereafter, for the remainder of the calendar year. The 10% contributions to the retirement system begin at the same time that Federal Social Security taxes cease for that particular calendar year.

Care should be taken not to confuse the State program "SSI" with "Federal Social Security" inasmuch as they are separate and distinct programs, each requiring its own contributions and each providing separate benefits.

In Section I of this handbook you found how to determine your regular retirement benefit. If you have SSI credit, you are eligible for additional supplemental benefits besides the regular benefits which are available to all members. As indicated previously, if you were eligible for and elected to participate in the SSI program, you contribute an extra 5% on your earnings which are not covered by Federal Social Security taxes -- These are known as "non-covered earnings". SSI provides additional benefits at Normal Retirement Age at the rate of 2% of your "average non-covered earnings" for each year of SSI credited service, as explained below. Your average non-covered earnings is the average of all earnings in excess of the Federal Social Security taxable base for all years of State service from January 1, 1956 (or the effective date of SSI coverage if your election was made after January 1, 1969) to the date of retirement. The number of years of SSI credited service you have also depends on when you made your election of this supplemental program. If you elected SSI prior to January 1, 1969, you will receive SSI service credits for all of your years of credited State service. If you made your election after January 1, 1969, you will receive SSI service credits only from the date of your election.

Similar to the provisions for regular retirement benefits, if you should take an Early Retirement (prior to Normal Retirement Age) your SSI supplemental benefit will also be reduced for your age -- See Table 1 or 2 for appropriate reduction factors.

Finally, any active member who has SSI credits may elect to discontinue this supplemental coverage at any time and freeze his SSI account or he may elect to withdraw from the SSI program entirely by withdrawing any credited SSI Accumulated Deductions in the fund. Either of these elections shall be final and binding. *See your agency Retirement Counselor if you desire to make such an election.*

If you are entitled to a Long-Service Supplement (see Section I) and also have SSI credits, special circumstances apply. The long-service supplement includes, and is not in addition to, the SSI supplement. In effect, you will receive the greater of the long-service supplement, or the SSI supplement, but not both.

Your agency Retirement Counselor will be able to assist you if you have any questions concerning SSI supplemental benefits.

DEATH BENEFITS FOR MEMBERS WITH SSI CREDIT

As indicated in Section I of this handbook, if at the time of your death in service you are otherwise eligible to retire -- either over Normal Retirement Age with at least three years of State service or have ten or more years of credited service under Normal Retirement Age -- you will be presumed to have retired under Option I the day before death. In that event, the "Present Value" of your annuity benefit will be payable to your beneficiary(ies).

If you have SSI credits, as explained in the previous section, the "Present Value" of your SSI supplemental benefits will also be payable to your beneficiary(ies).

As indicated in Section I, Table 3 of the appendix will help you to approximate the amount of the death benefit to which your beneficiary would be entitled. In the case of regular retirement benefits, you simply multiply your annual Full Retirement Allowance by the appropriate factor from the table. In the case of a member with SSI credit, IN ADDITION, you should multiply your annual Full Retirement Allowance for SSI credit by the same factor. Then, add the two amounts together to find the total death benefit.

DISABILITY BENEFITS FOR MEMBERS WITH SSI CREDIT

In the event you become disabled and have SSI credits at the time of going on Disability Retirement, you may receive benefits in addition to the regular disability benefit, based on these supplemental credits.

If you are eligible for Early Retirement -- that is, you have 10 or more years of credited service -- you will receive the Early Retirement benefit for your SSI credits.

If, at the time of going on Disability Retirement, you are not eligible for Early Retirement, your SSI Accumulated Deductions will be refunded to you in a lump sum. You may, if you so desire, elect the lump sum refund in lieu of the SSI benefit even if you are eligible for Early Retirement. This requires a positive action on your part. Otherwise, the benefits will be payable automatically.

SPECIAL MEMBERSHIP CLASSES

If you were a member of the retirement system before March 1, 1974, you were eligible for special benefits if you were categorized under one of the various special classes of membership. If you were in one of these special classes on March 1, 1974 and your employment in that class has been continuous and uninterrupted thereafter, you continue in the special category.

The exceptions to the descriptions contained in Part I of this handbook, if you were a member of one of the Special Classes, are as follows:

Class "C" - State Police Officers, Liquor Control Board Enforcement Officers.

In addition to having a Normal Retirement Age of 50, you receive a benefit in addition to the normal 2% of Final Average Salary for each year of service if you are a member of Class C. The additional benefit is the amount of annuity purchasable by your regular Accumulated Deductions and if you retire before age 60, as if you were age 60. Your agency Retirement Counselor can help you determine your benefit entitlement.

Class "D-3" - Members of the General Assembly.

If you are a member of Class D-3, you have a Normal Retirement Age of 50 or the age at which you will have 35 eligibility points. (1 2/3 eligibility points accrue for each year credited as Class D-3 service). In addition, the service requirement for either Early Retirement, Death Benefits or Vesting is 6 years instead of the normal 10 years.

If you are a member of Class D-3, your regular retirement benefit is 1.731 times the regular retirement benefit, or 3.462% instead of 2% of Final Average Salary for each year of Class D-3 service.

Likewise, regular member contributions for a member of Class D-3 are 1.731 times the basic contribution rate, or 8.655% instead of 5%.

Class "E", "E-1" - Members of the Judiciary.

If you are a member of the Judiciary and elected Class E or E-1 membership, the benefit at Normal Retirement Age is 1.5 times the regular retirement benefit for the first ten years of such service and 1.125 times the regular benefit for each year in excess of ten years service. In other words, you will receive 3% of your "Final Average Salary" for each year of Class E or E-1 service up to ten years and 2.25% for each year of service in excess of ten.

Likewise, as a member of Class E or E-1, you are required to make regular member contributions to the retirement fund at 1.5 times the normal rate, or 7.5% during the first ten years of judicial service and at 1.125 times the normal rate, or 5.625% for each year of service in excess of ten.

Class "E-2" - Justices of the Peace.

Members of the minor judiciary paid by the Commonwealth were eligible to elect membership in Class E-2 prior to March 1, 1974. If you are a member of this class, you receive normal retirement benefits of 1.125 times the regular benefit, or 2.25% of "Final Average Salary" for each year of credited service in Class E-2.

In addition, you are required to contribute at 1.125 times the regular contribution rate or at 5.625% of salary.

Regardless of any special class of membership, all members who have SSI coverage receive the same supplemental benefits from that program and contribute at the same rate and the descriptions contained in the preceding paragraphs apply only to the regular benefits and regular contribution rates and not to SSI. Remember, SSI is an additional supplemental program.

MEMBERSHIP COVERAGE GROUPS

Based on the provisions of prior law, there are now two "Membership Coverage Groups" in the State Employes' Retirement System.

1. JOINT COVERAGE GROUP: If you meet ALL of the following criteria, you are a member of this group:

- a. You were in active membership in the retirement system subsequent to May 28, 1957;
- b. Your current period of membership began prior to January 1, 1966;
- c. You are covered by Federal Social Security; and
- d. You have not filed an election to convert to the Full (Dual) Coverage Group.

As a member of the Joint Coverage Group, you make contributions to the retirement fund at a reduced rate and will receive reduced retirement benefits.

The reduced contributions for Joint Coverage members apply only to contributions based on earnings that are covered by Federal Social Security. In other words, you contribute to the retirement fund at *less* than your basic contribution rate while you are paying Federal Social Security tax and at your *full* basic contribution rate after you have paid the maximum Social Security tax in that particular calendar year.

The reduction in your benefits as a Joint Coverage member takes place at the time when you would be entitled to receive full Federal Social Security benefits, whether or not you have applied for such benefits. The amount of the reduction to your State retirement benefit is generally equivalent to 40% of your Primary Social Security benefit.

A member of the Joint Coverage Group may convert to the Full Coverage Group at any time while still employed by repaying to the retirement fund the difference in contributions over the years, together with the interest which would have been credited to those contributions had you been a Full Coverage member for the entire period of State service. *Contact your agency Retirement Counselor for information about converting from the Joint Coverage Group to the Full Coverage Group.*

2. FULL COVERAGE GROUP: If you meet ANY ONE of the following criteria, you are a member of this group:

- a. You either entered or returned to active State employment subsequent to January 1, 1966;
- b. You filed an election to convert to the Full (Dual) coverage group after July 1, 1964; or
- c. You were a member of the State Employes' Retirement System on or before May 28, 1957 and continuously thereafter and did not elect to participate in the Federal Social Security Program at that time or during any subsequent reopenings.

Members of the Full Coverage Group (formerly referred to as the Dual and Single Coverage Groups) make contributions to the retirement fund at the full basic contribution rate and receive unreduced benefits at the time of retirement.

All new State employes and former employes who return to State service after January 1, 1966 are required to be members of the Full Coverage Group for all of their credited State service.

All references in other sections of this handbook assume membership in the Full Coverage Group. Any questions concerning the Joint Coverage Group should be referred to your agency Retirement Counselor.

GENERAL EXCEPTIONS

RETURNS TO SERVICE.

If you previously terminated State service and returned subsequent to March 1, 1974, you are not eligible to participate in any special membership class regardless of previous class or your current category of employment. Any service previously creditable under a special class of membership may remain in that class, but future service will be excluded from the special classification.

RETURNS FROM ANNUITY.

If you returned to State service from retirement other than Disability, and the date of your return was after March 1, 1974, any future retirement benefits to which you may be entitled will be based on the frozen value of your previous retirement plus any additional credits you earn after your return. If you returned to State service prior to March 1, 1974, no adjustments will be made on your future retirement benefits for your former benefits.

CONTRIBUTION RATES.

A few members had a Basic Contribution Rate of less than 5% on March 1, 1974 (members who entered the system prior to June 1, 1948 at age 26 or younger who did not elect SSI). If you were one of these members, your rate will remain at the lower amount and you will continue to earn benefits at the same level as those contributing at a higher rate.

APPENDIX

INSTRUCTIONS FOR THE USE OF EARLY RETIREMENT REDUCTION FACTORS

TABLES 1 and 2

Tables 1 and 2 are used to determine the approximate reduction factor for Early Retirement. Table "1" is for females, Table "2" for males. The amount of the reduction for Early Retirement depends on how far you are from "Normal Retirement Age". Once you reach your Normal Retirement Age there is no reduction applicable.

To determine the approximate reduction factor for your Early Retirement:

1. Find the nearest age at which you will complete 35 years of service, or age 60, whichever is earlier. For example, if you would complete 35 years of service at age 57 and 7 months (this is your "actual" Normal Retirement Age) the nearest age is 58. Find the column headed age 58 at the top of the table.

If you are in an employment category with a Normal Retirement Age of 50, it is unlikely that you would have 35 years of service prior to age 50. Therefore, if you are in this category, you should use the column headed age 50.

2. Determine the next higher number of whole years that you are away from your "actual" Normal Retirement Age. Continuing the example, your "actual" Normal Retirement Age is 57 years and 7 months, and you are now age 55 and 3 months. You are 2 years and 4 months away from your "actual" Normal Retirement Age. For the purpose of approximating the reduction factor, use "3" years (the next higher number of whole years from 2 years and 4 months).
3. Find the line for the number of years determined in step 2 in the column at the left of the table. In our example, the number determined in step 2 was "3". Follow that line across to the column headed age 58. For a female (Table 1) the factor is .8341.

Remember, this is merely a method of approximating the reduction factor. When your actual annuity benefit is calculated by the retirement system, the reduction factor will be based on your being only 2 years and 4 months away from "Normal Retirement Age"; a more precise calculation, but too complicated for the purposes of this handbook. See your agency retirement counselor for more detailed information.

4. The factor, once determined in step 3, should then be multiplied by the retirement benefit as determined for Normal Retirement Age. Concluding our example, suppose that by use of the formula for determining the Full Retirement Allowance at Normal Retirement Age, it is calculated that your benefit would be \$600 per month if you were at your Normal Retirement Age. However, because you have not yet reached your "actual" Normal Retirement Age, the benefit must be reduced and we have determined the reduction factor to be .8341 or 83.41% of the benefit at Normal Retirement Age. Therefore, your monthly benefit on a Full Retirement Allowance would be reduced from \$600.00 to \$500.46.

The same procedures apply to the use of Table 2 for males.

SUMMARY OF EXAMPLE

Table To be Used in the Case of Early Retirement Allowances Based on Various Normal Retirement Ages

TABLE 1 - FEMALES

		NORMAL RETIREMENT AGE									
Whole Years Prior to Normal Retire- ment Age	50	51	52	53	54	55	56	57	58	59	60
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	.9455	.9449	.9443	.9438	.9432	.9426	.9420	.9414	.9407	.9400	.9392
2	.8944	.8934	.8923	.8912	.8902	.8891	.8879	.8867	.8855	.8842	.8828
3	.8466	.8451	.8436	.8421	.8406	.8391	.8375	.8359	.8341	.8323	.8305
4	.8019	.8000	.7981	.7962	.7943	.7924	.7904	.7884	.7863	.7841	.7817
5	.7600	.7577	.7555	.7532	.7510	.7487	.7464	.7440	.7416	.7391	.7364
6	.7208	.7181	.7155	.7130	.7104	.7079	.7053	.7026	.6999	.6971	.6941
7	.6840	.6811	.6782	.6753	.6725	.6697	.6668	.6639	.6610	.6579	.6547
8	.6494	.6463	.6432	.6400	.6370	.6339	.6308	.6277	.6245	.6213	.6179
9	.6169	.6136	.6103	.6070	.6037	.6004	.5971	.5938	.5905	.5870	.5835
10	.5864	.5829	.5795	.5760	.5725	.5690	.5656	.5621	.5586	.5550	.5513
11	.5576	.5541	.5505	.5469	.5433	.5397	.5360	.5324	.5287	.5250	.5213
12	.5305	.5269	.5232	.5195	.5158	.5121	.5084	.5046	.5008	.4970	.4931
13	.5050	.5013	.4976	.4938	.4900	.4862	.4824	.4785	.4747	.4707	.4668
14	.4808	.4771	.4734	.4696	.4658	.4619	.4580	.4541	.4501	.4462	.4421
15	.4581	.4543	.4506	.4468	.4429	.4390	.4351	.4312	.4272	.4231	.4190
16	.4365	.4328	.4291	.4252	.4214	.4175	.4136	.4096	.4056	.4015	.3974
17	.4162	.4125	.4087	.4049	.4011	.3972	.3933	.3893	.3853	.3812	.3771
18	.3969	.3947	.3895	.3858	.3819	.3781	.3742	.3702	.3662	.3622	.3580
19	.3787	.3750	.3714	.3676	.3638	.3600	.3561	.3522	.3482	.3442	.3401
20	.3614	.3578	.3542	.3505	.3467	.3430	.3391	.3353	.3313	.3273	.3233
21	.3450	.3415	.3379	.3343	.3306	.3268	.3231	.3192	.3154	.3114	.3074
22	.3294	.3260	.3225	.3189	.3153	.3116	.3079	.3041	.3003	.2964	.2925
23	.3147	.3113	.3078	.3043	.3008	.2972	.2935	.2898	.2861	.2823	.2784
24	.3007	.2973	.2940	.2905	.2870	.2835	.2799	.2763	.2726	.2689	.2651
25	.2874	.2841	.2808	.2774	.2740	.2706	.2671	.2635	.2599	.2563	.2526

Table To Be Used in Case of Early Retirement Allowances Based on Various Normal Retirement Ages

TABLE 2 - MALES

		NORMAL RETIREMENT AGE									
Whole Years Prior to Normal Retire- ment Age	50	51	52	53	54	55	56	57	58	59	60
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	.9426	.9420	.9414	.9407	.9400	.9392	.9384	.9375	.9366	.9355	.9344
2	.8891	.8879	.8868	.8855	.8842	.8828	.8813	.8798	.8780	.8762	.8742
3	.8391	.8375	.8359	.8341	.8324	.8305	.8284	.8263	.8239	.8214	.8187
4	.7924	.7904	.7884	.7863	.7841	.7817	.7793	.7767	.7738	.7708	.7675
5	.7487	.7464	.7440	.7416	.7391	.7364	.7336	.7306	.7274	.7239	.7203
6	.7079	.7053	.7026	.6999	.6971	.6941	.6910	.6877	.6842	.6803	.6765
7	.6696	.6668	.6639	.6609	.6578	.6547	.6514	.6479	.6441	.6401	.6359
8	.6339	.6308	.6277	.6245	.6213	.6179	.6144	.6107	.6067	.6026	.5981
9	.6004	.5971	.5938	.5905	.5870	.5835	.5798	.5760	.5719	.5676	.5631
10	.5690	.5656	.5621	.5586	.5550	.5513	.5476	.5436	.5394	.5350	.5304
11	.5397	.5360	.5324	.5287	.5251	.5213	.5174	.5133	.5091	.5047	.4999
12	.5121	.5083	.5046	.5008	.4970	.4931	.4892	.4850	.4808	.4763	.4716
13	.4862	.4824	.4785	.4747	.4708	.4668	.4628	.4586	.4543	.4498	.4450
14	.4619	.4580	.4541	.4501	.4462	.4421	.4380	.4338	.4295	.4250	.4203
15	.4390	.4351	.4311	.4272	.4231	.4190	.4149	.4107	.4063	.4018	.3971
16	.4175	.4136	.4096	.4056	.4015	.3974	.3932	.3890	.3846	.3801	.3755
17	.3972	.3933	.3893	.3853	.3812	.3771	.3729	.3686	.3643	.3598	.3552
18	.3781	.3742	.3702	.3662	.3622	.3581	.3539	.3496	.3453	.3408	.3362
19	.3600	.3561	.3522	.3482	.3442	.3401	.3360	.3318	.3274	.3230	.3184
20	.3430	.3391	.3352	.3313	.3273	.3233	.3192	.3150	.3107	.3063	.3018
21	.3268	.3231	.3192	.3154	.3114	.3074	.3034	.2992	.2950	.2907	.2862
22	.3116	.3079	.3041	.3003	.2964	.2925	.2885	.2844	.2803	.2760	.2716
23	.2972	.2935	.2898	.2861	.2823	.2784	.2745	.2705	.2664	.2622	.2579
24	.2835	.2799	.2763	.2726	.2689	.2651	.2613	.2573	.2533	.2492	.2450
25	.2706	.2671	.2635	.2599	.2563	.2526	.2488	.2450	.2370	.2329	

DEATH BENEFIT FACTORS

TABLE NO. 3

As explained elsewhere in this handbook, if you are eligible to retire -- either over Normal Retirement Age with at least three years of credited service, or under Normal Retirement Age with ten or more years of credited service -- you are also eligible for death benefits in the event you should die while still in State service. The factors in Table 3 enable you to convert the amount of your Full Retirement Allowance to the value of the death benefit (Present Value). This is the amount that will be paid to your beneficiary(ies) if you should die.

1. Determine the amount of your Full Retirement Allowance:

$$2\% (.02) \times \text{Yrs of Service} \times \text{Final Average Salary}$$

(Multiply the result by the appropriate Early Retirement Reduction Factor from Table 1 or 2 if you are not yet at your Normal Retirement Age)

2. Determine your age at your nearest birthday and find the appropriate factor in Table 3. Multiply the factor by your yearly Full Retirement Allowance from Step (1) to find the amount that will be paid to your beneficiary(ies).

Example

Sex: Male Age (nearest birthday): 45

Service: 12 years

Normal Retirement Age: 60

Number of Yrs Prior to Normal Retirement Age: 15

Final Average Salary: \$10,000

1. $.02 \times 12 \text{ Yrs} \times \$10,000.00 = \$2400.00$
Factor from Table 2: .3971
 $\$2400.00 \times .3971 = \953.04 - Full Retirement Allowance for Early Retirement
2. Factor from Table 3: 16.7098
 $\$953.04 \times 16.7098 = \$15,925.11$

Amount of Death Benefit Payable = \$15,925.11

DEATH BENEFIT FACTORS

TABLE NO. 3

Age			Age		
Male	Female	Factor	Male	Female	Factor
30	35	20.2555	60	65	11.9503
31	36	20.0678	61	66	11.5989
32	37	19.8737	62	67	11.2433
33	38	19.6730	63	68	10.8844
34	39	19.4656	64	69	10.5235
35	40	19.2512	65	70	10.1623
36	41	19.0298	66	71	9.8030
37	42	18.8012	67	72	9.4485
38	43	18.5653	68	73	9.0983
39	44	18.3218	69	74	8.7505
40	45	18.0708	70	75	8.4037
41	46	17.8120	71	76	8.0595
42	47	17.5458	72	77	7.7204
43	48	17.2729	73	78	7.3873
44	49	16.9940	74	79	7.0604
45	50	16.7098	75	80	6.7401
46	51	16.4205	76	81	6.4263
47	52	16.1268	77	82	6.1204
48	53	15.8288	78	83	5.8252
49	54	15.5269	79	84	5.5430
50	55	15.2211	80	85	5.2755
51	56	14.9117	81	86	5.0228
52	57	14.5987	82	87	4.7844
53	58	14.2819	83	88	4.5592
54	59	13.9615	84	89	4.3461
55	60	13.6372	85	90	4.1439
56	61	13.3089	86	91	3.9511
57	62	12.9763	87	92	3.7665
58	63	12.6392	88	93	3.5891
59	64	12.2972	89	94	3.4184

